

Attorney's Docket No. K&A 97-2517  
Client's Docket No.

### ABSTRACT OF THE DISCLOSURE

5           A system is provided for automatically contributing monies to  
a savings program upon making a purchase. Included is an input  
device for generating an identification signal for identifying an  
account holder and a monetary signal monetary amount. Also  
provided is a service provider connected to the input device for  
10 receiving the identification signal and the monetary signal for  
calculating signal representative of a savings program contribution  
based on the monetary amount. A saving program provider is  
connected to the service provider for receiving the signal  
representative of the savings program contribution amount and  
15 further contribute the savings program contribution to an  
investment of the holder of the corresponding card.